

COLLECTION OFFICER

DEFINITION: Under general supervision, performs work of moderate difficulty locating and researching financial records and performing collection activities in pursuit of delinquent accounts; performs related work as assigned.

ESSENTIAL FUNCTIONS: This list is ILLUSTRATIVE ONLY and is not a comprehensive listing of all functions and tasks performed by incumbents of this class.

TASKS:

Researches financial records to determine delinquent account balances; initiates or performs skip tracing procedures to locate debtor; works with outside collection agencies, employers, neighbors, postal workers to assist in locating debtors; researches maps and telephone numbers to locate debtors; responds to debtor inquiries and complaints; interviews clients, updates files, and establishes payment arrangements; counsels debtor on status of their account and credit history.

Monitors payments to ensure adherence to schedule; contacts debtor when payment lapses; interprets policies and procedures; resolves issues and/or refers questions to appropriate staff; researches accounts and determines required Charge-Off or Write-Off actions and makes appropriate recommendations; assists with the preparation and presentation of resolutions to appropriate standing committee; initiates and processes legal actions against missing debtor; files bankruptcy claims.

Testifies at legal proceedings; assists clients with policies, procedures and rules; provides information; ensures compliance with approved policies and procedures; participates in formulating personal loan policies and guidelines; assists with training new employees on equipment use, forms, procedures and methods, and related activities; may conduct site visitations, general inspections of real property and mobile homes.

KNOWLEDGE, SKILLS AND OTHER CHARACTERISTICS:

Knowledge of bookkeeping and accounting policies, procedures, and terminology.

Knowledge of applicable rules, regulations, policies, and procedures.

Knowledge of standard office practices, procedures, and equipment.

Knowledge of automated accounting/word processing/spreadsheet systems and database maintenance.

Knowledge of basic math and arithmetic function.

Skill in establishing and maintaining effective working relationships with others and communicating effectively.

Skill in the use of personal computers and software applications.

Skill in maintaining detailed and accurate records and prepare financial reports.

Skill in processing accounting documents and payments accurately.

Skill in performing arithmetic calculations with speed and accuracy.

Skill in using standard office machines and automated information systems.

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT: Work involves minimal physical effort in a typical office environment.

MINIMUM QUALIFICATIONS:

- A high school diploma or GED; and three (3) years of responsible experience in debt collection.

THE NAVAJO NATION

Class Code: 3432
Community and Economic Development Series
Credit and Lending Group
Overtime Code: Non-Exempt
Pay Grade: 60

COLLECTION OFFICER

PREFERRED QUALIFICATIONS:

- An Associate's degree in Legal Advocacy.
- Courses in legal processes and procedures related to debt collection.
- Progressively responsible in collecting a debt.

SPECIAL REQUIREMENTS:

- Possess a valid state driver's license

Supplemental Requirements:

Incumbent must obtain a Navajo Nation Vehicle Operator's Permit within 90 days of date of hire.

Depending upon the needs of the Navajo Nation, some incumbents may be required to demonstrate fluency in both English and Navajo languages as a condition of employment.